

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-2(c) Robert Manchel, Esq. 1 Eves Drive, Suite 111 Marlton, NJ 08053 Attorney for Debtor RM-1141	
In Re: Suzanne T. Harmer	Case No. 15-14280KCF Judge: Chapter 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

X CREDITOR'S MOTION or CERTIFICATION OF DEFAULT

TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

X Motion for Relief from the Automatic Stay filed by Ditech Financial, creditor. A hearing has been scheduled for June 28, 2017, at 9:00 a.m.

OR

Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for _____ at _____ a.m.

OR

Certification of Default filed by _____, creditor. I am requesting that a hearing be scheduled on this matter.

OR

Certification of Default filed by Standing Chapter 13 Trustee. I am requesting that a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

_____ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support is attached hereto.

OR

_____ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

OR

X Other: I have made three (3) payments, each in the amount of \$947.58, which are not reflect on the motion filed with the court. I am able to make an immediate payment to cure the arrears and will resume regular monthly payments as of July 2017. I respectfully request that the court dismiss the movant's motion and allow me to cure the arrears and continue with my bankruptcy plan.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 6/19/2017

/s/ Suzanne T. Harmer, debtor
Suzanne T. Harmer, Debtor